

**Amendments to the Claims:**

Please cancel Claims 16–39, 55–60 and 70–76 without prejudice or disclaimer as indicated by the following listing of claims, which replaces all prior versions and listings of claims in the application.

**Listing of Claims:**

1. (Original) A method of providing a payment service including the steps of:  
processing a payment service request having independent identification information and a pair of ATM network compatible PINs, including the steps of:  
validating said independent identification information; and  
generating an ATM network transaction message containing at least a selected one of said pair of ATM network compatible PINs based at least in part on said validating step; and  
forwarding said ATM network transaction message to a financial institution over an ATM network for payment.
2. (Original) The method of claim 1 further including the step of:  
providing a data storage device for interacting with a network access device; said data storage device having said pair of ATM network compatible PINs stored thereon;  
wherein each one of said pair of ATM network compatible PINs is independently encrypted and different from one another.
3. (Original) The method of claim 2 further including the step of:  
generating said payment service request including said pair of ATM network compatible PINs and independent identification information.
4. (Original) The method of claim 3 further including the step of authorizing payment to a payee.

5. (Original) The method of claim 3 wherein said payment service request further includes an amount.

6. (Original) The method of claim 4 wherein said payment service request further includes an amount.

7. (Original) The method of claim 1 wherein said independent identification information comprises an electronic personal identification number.

8. (Original) The method of claim 1 wherein said validating step includes:  
providing an independent identification information offset;  
providing a transaction identifier representing an account number; wherein said transaction identifier does not represent said user's account number;  
combining said user identification information and said offset to validate said user; and  
associating said user identification information and said offset with said transaction identifier to validate a user.

9. (Original) The method of claim 7 wherein said validating step includes:  
providing an independent identification information offset;  
providing a transaction identifier representing an account number; wherein said transaction identifier does not represent said user's account number;  
combining said user identification information and said offset to validate said user; and  
associating said user identification information and said offset with said transaction identifier to validate a user.

10. (Original) The method of claim 9 wherein based at least in part on said validating step said ATM network transaction message includes a valid ATM network compatible PIN.

11. (Original) The method of claim 9 wherein said ATM network transaction message includes an invalid ATM network compatible PIN.

12. (Original) The method of claim 1 wherein said payment service request further includes a payee.

13. (Original) The method of claim 1 further including inputting said independent identification information at a network access device.

14. (Original) The method of claim 7 further including inputting said independent identification information at a network access device.

15. (Original) The method of claim 7 wherein said electronic personal identification number comprises a number other than a user's ATM network compatible PIN.

16-39. (Cancelled)

40. (Original) A system for providing a payment service including:  
a processor for processing a payment service request having independent identification information and a pair of ATM network compatible PINs, said processor configured to:

validate said independent identification information;

generate an ATM network transaction message containing at least a selected one of said pair of ATM network compatible PINs based at least in part on said validation;

and forward said ATM network transaction message to a financial institution over an ATM network for payment.

41. (Original) The system of claim 40 further including:  
a data storage device for interacting with a network access device; said data storage device having said pair of ATM network compatible PINs stored thereon; wherein each one of said pair of ATM network compatible PINs is independently encrypted and different from one another.
42. (Original) The system of claim 41 wherein said processor is further configured to generate said payment service request including said pair of ATM network compatible PINs and independent identification information.
43. (Original) The system of claim 42 wherein said financial institution authorizes payment to a payee.
44. (Original) The system of claim 43 wherein said payment service request further includes an amount.
45. (Original) The system of claim 44 wherein said payment service request further includes an amount.
46. (Original) The system of claim 40 wherein said independent identification information comprises an electronic personal identification number.
47. (Original) The system of claim 40 wherein said processor is further configured to validate said independent identification information by:  
providing an independent identification information offset;  
providing a transaction identifier representing an account number; wherein said transaction identifier does not represent said user's account number;  
combining said user identification information and said offset to validate said user; and  
associating said user identification information and said offset with said transaction identifier to validate a user.

48. (Original) The system of claim 46 wherein said processor is further configured to validate said independent identification information by:

providing an independent identification information offset;

providing a transaction identifier representing an account number; wherein said transaction identifier does not represent said user's account number;

combining said user identification information and said offset to validate said user; and

associating said user identification information and said offset with said transaction identifier to validate a user.

49. (Original) The system of claim 48 wherein based at least in part on said processor validation said ATM network transaction message includes a valid ATM network compatible PIN.

50. (Original) The system of claim 48 wherein based at least in part on said processor validation said ATM network transaction message includes an invalid ATM network compatible PIN.

51. (Original) The system of claim 40 wherein said payment service request further includes a payee.

52. (Original) The system of claim 40 further including an input device for inputting said independent identification information at a network access device.

53. (Original) The system of claim 46 further including an input device for inputting said independent identification information at a network access device.

54. (Original) The system of claim 46 wherein said electronic personal identification number comprises a number other than a user's ATM network compatible PIN.

55-60. (Cancelled)

61. (Original) A method of a providing payment service comprising the steps of:  
providing an encoded data storage device to a user; said encoded data storage device including:

data representing a first ATM network compatible PIN; wherein said first ATM PIN is a valid ATM PIN associated with said user's account at a financial institution;

data representing a second ATM network compatible PIN; wherein said second ATM PIN is an invalid ATM PIN not associated with said user's account at said financial institution;

providing independent identification information associated with said user's account at said financial institution;

validating said independent identification information;

generating a payment service request including a selected one of said first ATM PIN or said second ATM PIN based upon said validating step; and

forwarding said payment service request to said user's financial institution over an ATM network for further processing.

62. (Original) The method of claim 61 wherein encoded data storage device further includes a primary account number associated with said user's bank account stored thereon.

63. (Original) The method of claim 61 wherein said encoded data storage device further includes a bank identification number stored thereon.

64. (Original) The method of claim 61 wherein said generated payment service request is stored by a merchant for forwarding to a financial institution at a selected time.

65. (Original) The method of claim 61 wherein said forwarded payment service request is forwarded to said financial institution a plurality of times.

66. (Original) The method of claim 61 wherein said independent identification information comprises an electronic personal identification number.

67. (Original) The method of claim 61 wherein said payment service request further includes an amount.

68. (Original) The method of claim 61 wherein the step of forwarding said payment service request to said user's financial institution over an ATM network for further processing further includes authorizing payment to a payee.

69. (Original) The method of claim 61 wherein a merchant provides said independent identification information and data representing said first ATM network compatible PIN and said second ATM network compatible PIN received by a user to a processor for validating said independent identification information and generating said payment service request.

70-76. (Cancelled)

77. (Original) A system for providing a payment service including:  
first means for generating a payment service request having independent identification information and a pair of ATM network compatible PINs;  
second means for validating said independent identification information;  
third means for generating an ATM network transaction message containing at least a selected one of said pair of ATM network compatible PINs based at least in part on said validation; and  
fourth means for forwarding said ATM network transaction message to a financial institution over an ATM network for payment.

78. (Original) The system of claim 77 further including:  
fifth means for storing data and interacting with a network access device; said data storage means having said pair of ATM network compatible PINs stored thereon; wherein each one of said pair of ATM network compatible PINs is independently encrypted and different from one another.

79. (Original) The system of claim 78 wherein said financial institution authorizes payment to a payee.

80. (Original) The system of claim 79 wherein said payment service request further includes an amount.

81. (Original) The system of claim 80 wherein said payment service request further includes an amount.

82. (Original) The system of claim 77 wherein said independent identification information comprises an electronic personal identification number.

83. (Original) The system of claim 77 wherein said second means is further configured to validate said independent identification information by:

providing an independent identification information offset;

providing a transaction identifier representing an account number; wherein said transaction identifier does not represent said user's account number;

combining said user identification information and said offset to validate said user; and

associating said user identification information and said offset with said transaction identifier to validate a user.

84. (Original) The system of claim 83 wherein said second means is further configured to validate said independent identification information by:

providing an independent identification information offset;

providing a transaction identifier representing an account number; wherein said transaction identifier does not represent said user's account number;

combining said user identification information and said offset to validate said user; and

associating said user identification information and said offset with said transaction identifier to validate a user.



85. (Original) The system of claim 85 wherein based at least in part on said second means validation said ATM network transaction message includes a valid ATM network compatible PIN.

85. (Original) The system of claim 85 wherein based at least in part on said second means validation said ATM network transaction message includes an invalid ATM network compatible PIN.

87. (Original) The system of claim 77 wherein said payment service request further includes a payee.

88. (Original) The system of claim 77 further including an input means for inputting said independent identification information at a network access device.

89. (Original) The system of claim 83 further including an input means for inputting said independent identification information at a network access device.

90. (Original) The system of claim 83 wherein said electronic personal identification number comprises a number other than a user's ATM network compatible PIN.